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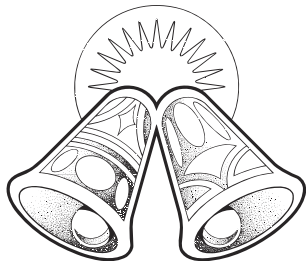
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Resolve to Save for Travel in 2016

(StatePoint) If your budget didn't allow you to take the vacation you wanted in 2015, don't let the same reason hinder your wanderlust in 2016. A few resolutions, made around the New Year, can help you reach your vacation goal.

Here are a few quick tips to consider:

- **Contribute to a vacation savings account:** Big travel purchases, like airfare and hotel accommodations, are hefty withdrawals if you don't set aside money specifically for a vacation. Earmark a portion of each paycheck to send straight to a dedicated vacation savings account. Once it's there, don't touch it until it's time to pay for your trip.

- **Create a budget:** A budget is the only way to track your spending and ensure you have more coming in than going out. Make your budgeting as seamless as possible with Casio's new CLASSWIZ fx-991EX scientific calculator. Typically a function reserved for graphing calculators, the fx-991EX features a high-resolution screen and a basic spreadsheet function that enables users to create spreadsheets of up to five columns and 45 rows for a maximum of 170 data items for all their expenses.

- **Budget your time:** Before making any travel plans, check your job's vacation policy so you can budget your days off from work accordingly. If you don't get paid time off from work, the pay cut is also an important item to consider in your financial budget.

- **Temporarily skip extras:** Which of your daily expenses are necessary and which are optional? Consider packing your lunch for a month or using the company coffeemaker instead of indulging in a daily latte at the café around the block. At the end of the month, calculate the savings and "pay yourself" by directing this money to your vacation fund.

- **Consider coupons:** Vacation packages found on daily deal sites can be just the ticket you need to get the vacation you want for less. Other travel sites often offer special rates if you bundle purchases. Investigate these options before resigning yourself to an expensive a la carte plan.

- **Be on time:** A missed flight or train could cost you a pretty penny you did not account for when drawing up your vacation budget. Invest in a watch that will help you stay true to your itinerary, such as Casio's line of EDIFICE timepieces. These watches automatically adjust to the time zone and come with daily alarm settings and countdown timer settings.

You don't need to defer your vacation again this year. A few tips can keep you on track for a memorable vacation.



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forward to another
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Is Your Life in Balance?

Healthy Habits to Try in 2016

(StatePoint) Is your life in balance? The new year is a great time to take stock of your routine and make improvements where necessary.

Here are some thoughtful habits to consider incorporating into your day in the coming year.

Find Time to Decompress

- If you're a morning person, get out of bed 30 minutes earlier than normal to wake up with your favorite coffee or tea and think about what you need to accomplish for the day.

- More of a night owl? Spend at least 30 minutes before going to sleep to unplug from technology and relax with a new book you've had on your list to read.

- Schedule time for exercise to reduce stress and maintain a healthy lifestyle. Planning workouts ahead of time will make you more likely to stick to them.

Write Everything Down

- Handwritten notes and to-do lists will reinforce your memory of the tasks you need to conquer. They also give you the option to look at what you need to do for the day and prioritize the list. Consider a personal planner, such as those from the popular AT-A-GLANCE collection, which includes a variety of styles that reflect your personality and organizational needs.

- Documenting your day not only keeps you organized, but also provides you with an opportunity to look back and reflect on your life's accomplishments, memories and milestones from the year.

Balanced Diet and Life

- Maintaining a healthy, balanced diet will help you feel great, and can increase your focus, energy levels and productivity.

- Plan out your meals ahead of time before going shopping by marking them in a calendar. This will give you more time during the week to cook and prepare meals, without having

to make frequent trips to the store or feel tempted to grab take-out. You'll be more likely to stick with the habit if you love the calendar you use, so consider something easy on the eyes, such as an AT-A-GLANCE fashion planner.

- Cooking your own fresh meals can help keep your bank account balanced, and is often

much healthier than food from a restaurant. And spending time in the kitchen is also a stress reliever for some people.

Make a fresh start -- the beginning of a new year is the perfect time to make positive changes to how you schedule and organize your time.



*May it be healthy
and Prosperous
from*

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JANUARY 2016

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5 Resolutions for Prospective Homebuyers

(StatePoint) Writing out your New Year's resolutions? If you're thinking of buying a home in 2016, it's time to add these five resolutions to your list:

• Get your financial house in order. Good credit is key to getting a mortgage at a reasonable interest rate. If it's been more than a year, find out what your credit score is. You can improve your credit by paying your bills on time, working with a no-fee housing counselor, and beefing up your credit literacy. Free online resources can help, such as Freddie Mac's CreditSmart online training.

• Figure out how much you can afford. What do you earn? What do you spend? How much do you have in savings? Answering these questions will help you learn whether you are financially ready for homeownership. Make a budget and use free online tools and calculators to determine how much you can afford and the amount you have for a downpayment. If you're short, reduce optional expenses and set up a monthly, automatic deposit into your savings account.

• Explore your mortgage options. Don't assume you don't have enough for a down payment or won't qualify for a mortgage without 20 percent down. In fact, about 40 percent of today's homebuyers are making down payments that are less than 10 percent and a recent study found that 87 percent of U.S. homes would qualify for down payment help.

Find out if you're eligible for any local or state down payment assistance programs. Remember, some options may be as low as three percent. But keep in mind that if you're not putting at least 20 percent down, you'll pay extra each month for mortgage insurance. Contact several mortgage lenders to shop around and get the best deal.

• Get pre-approved for financing. It's highly recommended that you work with your lender to get pre-approved before you begin house hunting. Pre-approval will tell you how much home you can afford and can help you move faster and with greater confidence in competitive markets.

• Rely on professionals. The typical homebuyer will look at

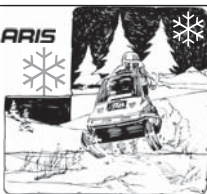
20 homes over a 10-week period so finding and working with the right team is critical. Housing counselors, realtors and lenders all play an important role in the home buying process. These professionals have the expertise to

advise you every step of the way. For more tips and resources, visit myhome.freddiemac.com.

With some firm financial resolve, you can make your dream of homeownership possible in 2016.

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Happy New Year!
Jeff & Sandy Peters



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Here's to a wonderful New Year and a warm adieu to the old.
Here's to happiness, good times, good cheer, and the many joys yet to unfold.

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*The Town of Mila
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from

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Today we do not know what
the year 2016 will bring for us,
but what we can do is gather
together to celebrate and hope
for blissful months ahead.

**Happy New Year
from all of us**

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*Wishing you a
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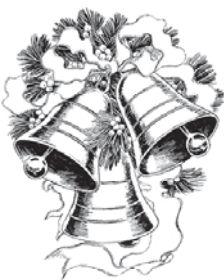
*Have a very
Happy New Year!*

May this upcoming year
bring a sunrise of good fortune
to you and your family.

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What you can do to protect yourself from credit card fraud in the upcoming year

(BPT) - You may have already received your new credit or debit card equipped with a microchip. If you haven't received your new chip card, you most likely will by the time your card expires. The EMV chip technology is intended to help reduce debit and credit card fraud, and thanks to a collaboration between America's payment networks and card-issuers, you'll see many more merchants using EMV-equipped card readers over the coming months.

Chip-enabled cards store the same basic information that's already in the magnetic strip on the back of your card, such as the card number and expiration date. They add a layer of fraud protection by producing a single-use code to validate every transaction. While EMV technology is intended to reduce card fraud, it's still important to be aware of how fraud happens, what you can do to prevent it and what your card-issuer does to help protect you.

"Fraud prevention is a partnership between cardholders and the bank," said Pam Codipoti, president of Chase Consumer Branded Cards. "By working together, we can help customers keep their accounts safer and more secure."

Chase offers some tips to help you stay alert to fraud while you holiday shop and in the New Year:

- * Keep your contact information, including phone number and email address, up to date so the card issuer can contact you quickly if they detect signs of fraud on your account.

- * Review your card agreement to be sure you understand what anti-fraud measures the issuer takes. For example, Chase uses specialized monitoring tools to keep an eye on your account 24/7.

- * If your card company or bank offers it, sign up for account alerts to monitor your finances and keep your accounts safe. Most issuers will allow you to choose to be alerted to any unusual account activity via text, email or phone call.

- * Review your statements every

month to ensure all charges are accurate and authorized by you. If you spot a charge you don't recognize, contact the card issuer or bank immediately. With the shift to greater use of EMV technology, if fraud occurs on your account and you have a chip-enabled card, the merchant will be responsible for the costs in most situations. Also, banks like Chase offer zero liability protection - you won't be held responsible for unauthorized charges made with your card or account information.

- * Monitor your credit reports. Although you're entitled to a free report from all three major credit bureaus once a year, checking your report more often can help catch signs of fraud earlier.

- * Opt for secure paperless billing. Theft of paper documents, such

as from your mailbox or trash, is still a top way fraudsters obtain information. By going paperless, you eliminate an opportunity for someone to steal your statement and get your account information.

- * Switch to secure online or mobile payments to help protect your account information. Online payments add layers of security to your transaction and can help ensure you never miss a payment.

- * When using your card in a store, never allow the card out of your sight. If you have to enter a PIN number to use the card, be aware of who's standing around you and shield the keypad from view when you type in your PIN.

- * To learn more about how Chase partners with customers to protect against fraud, visit www.chase.com/fraud-security.

We have a lot to Celebrate this year... But if you think you may have celebrated too much have a designated driver take you home.



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God bless this new year in which love overcomes. He is always with us and unfolds great possibilities all the best for the coming year.


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HAPPY NEW YEAR

**Have a Safe New Year
Piscataquis Sheriff's Office**

Happy New Year

from
The Town of Dexter



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We hope you have a Safe, Happy and Prosperous 2016